

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-23614-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Irene Barous
aka Irene Hanzich
27 Blenheim Road
Manalapan, NJ 07726

Social Security No.:
xxx-xx-8254

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 8/21/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: August 21, 2019
JAN: bwj

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Irene Barous
 Debtor

Case No. 18-23614-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 148

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 Total Noticed: 59

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db
 517632521 +Irene Barous, 27 Blenheim Road, Manalapan, NJ 07726-2626
 517632522 A-1 Collections Svc, 2297 Highway 33, Hamilton Square, NJ 08690-1717
 517632528 Amerisol, PO Box 65018, Baltimore, MD 21264-5018
 517632532 +BioReference Laboratories, 481 Edward H Ross Dr, Elmwood Park, NJ 07407-3128
 517632532 Catherine Jannarone Esq, 30 Freneau Ave Apt 1B, Matawan, NJ 07747-3391
 517632534 +Central Jersey Emergency Medical Assoc, PO Box 2680, New Brunswick, NJ 08903-2680
 517632535 Centrastate Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
 517765812 +Ford Motor Credit Company LLC, Rubin & Rothman LLC, 1787 Veterans Hwy Ste. 32, Islandia, NY 11749-1500
 517632553 #+Freehold Radiology Group, PO Box 6545, Freehold, NJ 07728-6545
 517632554 GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622
 517632556 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 517632561 Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536
 517632567 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
 517632569 +Western Monmouth Utilities Authority, 103 Pension Rd, Manalapan, NJ 07726-8498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2019 23:56:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 1m +EDI: BANKAMER2.COM Aug 22 2019 03:38:00 Bank of America, 100 Tryon Street,
 Charlotte, NC 28255-0001
 517632524 EDI: AMEREXPR.COM Aug 22 2019 03:38:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
 El Paso, TX 79998-1540
 517632523 EDI: AMEREXPR.COM Aug 22 2019 03:38:00 Amex, PO Box 981537, El Paso, TX 79998-1537
 517632527 EDI: BANKAMER.COM Aug 22 2019 03:38:00 Bankamerica, PO Box 982238,
 El Paso, TX 79998-2238
 517632526 EDI: BANKAMER2.COM Aug 22 2019 03:38:00 Bank Of America, NA, 100 N Tryon St,
 Charlotte, NC 28202-4000
 517632525 EDI: BANKAMER.COM Aug 22 2019 03:38:00 Bank of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 517743639 EDI: BANKAMER.COM Aug 22 2019 03:38:00 Bank of America, N.A., PO Box 31785,
 Tampa, FL 33631-3785
 517632531 EDI: CAPITALONE.COM Aug 22 2019 03:38:00 Capital One Bank USA N, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 517632529 EDI: CAPITALONE.COM Aug 22 2019 03:38:00 Cap One NA, PO Box 26625,
 Richmond, VA 23261-6625
 517632530 EDI: CAPITALONE.COM Aug 22 2019 03:38:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517744470 EDI: BL-BECKET.COM Aug 22 2019 03:38:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517632536 EDI: CHASE.COM Aug 22 2019 03:38:00 Chase Card, Attn: Correspondence Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 517632537 EDI: CHASE.COM Aug 22 2019 03:38:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 517632538 EDI: CHASE.COM Aug 22 2019 03:38:00 Chase-pier1, PO Box 15298,
 Wilmington, DE 19850-5298
 517632539 EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Bank/Fashbug, PO Box 182272,
 Columbus, OH 43218-2272
 517632540 EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Bank/Fashion Bug, Attn: Bankruptcy,
 PO Box 182125, Columbus, OH 43218-2125
 517632541 EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Bank/New York & Co, PO Box 182125,
 Columbus, OH 43218-2125
 517632542 EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Bank/Nwyrk&Co, 220 W Schrock Rd,
 Westerville, OH 43081-2873
 517632543 EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Bank/Vctrssec, PO Box 182789,
 Columbus, OH 43218-2789
 517632544 EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 PO Box 182125, Columbus, OH 43218-2125
 517632545 EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Capital Bank/Hsn, PO Box 182125,
 Columbus, OH 43218-2125
 517632546 EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Capital/Hsn, 995 W 122nd Ave,
 Westminster, CO 80234-3417
 517632547 E-mail/Text: electronicbkydocs@nelnet.net Aug 21 2019 23:56:15 Dept of Ed/582/Nelnet,
 Attn: Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505
 517632548 E-mail/Text: electronicbkydocs@nelnet.net Aug 21 2019 23:56:15 Dept of Education/Neln,
 3015 S Parker Rd, Aurora, CO 80014-2904
 517632549 EDI: TSYS2.COM Aug 22 2019 03:38:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
 517632551 EDI: FORD.COM Aug 22 2019 03:38:00 Ford Motor Credit, National Bankruptcy Service Center,
 PO Box 62180, Colorado Springs, CO 80962-2180

District/off: 0312-3

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517632550 EDI: BLUESTEM Aug 22 2019 03:38:00 Fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820
517632552 +EDI: FORD.COM Aug 22 2019 03:38:00 Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000
517632555 EDI: IIC9.COM Aug 22 2019 03:38:00 I C System Inc, PO Box 64378,
Saint Paul, MN 55164-0378
517632557 E-mail/Text: bncnotices@becket-lee.com Aug 21 2019 23:55:26 Kohls/Capital One,
Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
517632558 +E-mail/Text: bncnotices@becket-lee.com Aug 21 2019 23:55:26 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517632559 +Fax: 407-737-5634 Aug 22 2019 00:16:48 Ocwen Loan Servicing, Attn: Research Dept,
1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493
517750276 EDI: PRA.COM Aug 22 2019 03:38:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,
POB 41067, Norfolk VA 23541
517632560 EDI: WFNBN.COM Aug 22 2019 03:38:00 Pier 1/Comenity Bank, Attn: Bankruptcy,
PO Box 182125, Columbus, OH 43218-2125
517652047 EDI: Q3G.COM Aug 22 2019 03:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517632562 EDI: RMSC.COM Aug 22 2019 03:38:00 Synch/tjx Cos, PO Box 965005,
Orlando, FL 32896-5005
517632563 EDI: RMSC.COM Aug 22 2019 03:38:00 Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 956060,
Orlando, FL 32896-5060
517632564 EDI: TFSR.COM Aug 22 2019 03:38:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054
517632565 EDI: TFSR.COM Aug 22 2019 03:38:00 Toyota Motor Credit Co, PO Box 8026,
Cedar Rapids, IA 52408-8026
517754030 EDI: BL-TOYOTA.COM Aug 22 2019 03:38:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517655574 +E-mail/Text: electronicbkydocs@nelnet.net Aug 21 2019 23:56:15 U.S. Department of Education,
C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517736572 +EDI: AIS.COM Aug 22 2019 03:38:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517632568 EDI: BLUESTEM Aug 22 2019 03:38:00 Webbank/fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517632566* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054-4522)
517632533 ##++++CENTRAL CREDIT SERVICES, INC., 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708
(address filed with court: Central Credit Services, Inc., 20 Corporate Hills Dr,
Saint Charles, MO 63301-3749)

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 148

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Daniel E. Straffi on behalf of Debtor Irene Barous bkclient@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Loss Mitigation Bank of America dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7